taking into account the suggestions received from different agencies including concerned Ministries|Departments, some of the State Governments, non-Governmental organisations, and Association of Seed Industry.

(d) The proposed legislation will be introduced after following the prescribed proecsses and procedures.

Disbursement of Agricultural Loans

6563. SHRI S. AUSTIN: Will the Minister of AGRICULTURE be pleased to state:

(a) whether the Central Government have provided any assistance to various States during the year 1994-95 for disbursing agricultural loans to the farmers;

(b) if so, the details thereof alongwith the assistance provided during the last two years, State-wise; and

(c) the details of the assistance proposed to be provided during the remaining years of the Eighth Five Year Plan, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI ARVIND NETAM): (a) No. Sir.

(b) Central Government was providing Short-term loans to State Governments for Kharif and Rabi seasons separately every year till kharif 1993 to help them purchase agricultural inputs, namely, fertilisers, seeds and pesticides, and made them available to farmers in time. A statement indicating the short-term loans sanctioned to different States during the years 1992-93 and 1993-94 is enclosed. *(See* below)

(c) Short-term loans to the States has been discontinued from Rabi 1993-94.

Statement

Short term loan sanctioned to States during the years 1992-93 *and* 1993-94

(Rs. in Crores)

Sl. No.	States	1992-93	1993-94 (For Kharif season only)
1	2	3	4
1.	Andhra Pradesh	30.10	15.55
2.	Karnataka	12.80	6 50
3.	Kerala	2 65	0 93
4.	Tamil Nadu	13 20	7 61
5.	Gujarat	12.70	6 85
6.	Madhya Pradesh	20.55	10.77
7.	Maharashtra	23 80	18 32
8.	Rajasthan	24.40	10 51
9.	Haryana	12 60	5.45
10.	Punjab	16 25	8.45
11.	Uttar Pradesh	42.55	17.60

1	2	3	4
12.	Himachal Pradesh	2.40	1.08
13.	Jammu & Kashmir	3.15	.
14.	Bihar.	31.60	19.10
15.	Orissa	11.15	7.85
16.	West Bengal	38.00	12.81
17.	Assam	4.70	..
18.	Tripura	0.80	0.51
19.	Manipur	1.15	...
20.	Meghalaya	0.20	0.10
21.	Arunachal Pradesh	0.05	..
	TOTAL	310.00	149.99

Revitalisation of Rural Cooperative Banks

6564. SHRI KRISHNA KUMAR BIRLA: Will the Minister of AGRICULTURE be pleased to state:

(a) whether Government propose to introduce comprehensive scheme for the revitalisation of rural cooperative banks in the country;

(b) if so, the details thereof;

(c) whether the existing rural cooperative banks in the country have failed to achieve any results; and

(d) if so, the steps taken to tone the functioning of rural cooperative banks in the country?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI ARVIND NETAM): (a) and (b) National Bank for Agriculture and Rural Development (NABARD) has, at the instance of Government, taken initiatives for strengthening the cooperative banks in the country by advising them to prepare Development Action Plans (DAPs), as per guidelines issued by it. These DAPs envisage, inter-alia, concerted planned effortts for accelerating the recovery of overdues, reducing the transaction cost|cost of management undertaking review of human resources development, increasing and diversifying loan business of the banks at the ground level and improving the quality of lending. Based on the action points indicated in the DAPs, a memorandum of understanding (MOU) is being entered into by the State Cooperative Banks, State Land Development Banks and the respecive State Governments with NABARD. It is expected that the succes ful implementation of the action points contained in the MOU would make the cooperative banks viable on a sustainable basis.

(c) and (d) The performance of many of the ccoperative banks has not been satisfactory due to various reasons like poor recovery of loans, low level of business, high transaction costs, huge accumulated losses, imbalances in the outstanding loan, bad debts and old dues receivable from State Goernments. In order to identify the specific problems that deter the performance of cooperative banks and plan for recourse to remove them, NABARD has instructed the cooperative banks to draw specific DAPs for a period of atleast 5 years.